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Figure 1A Closing System

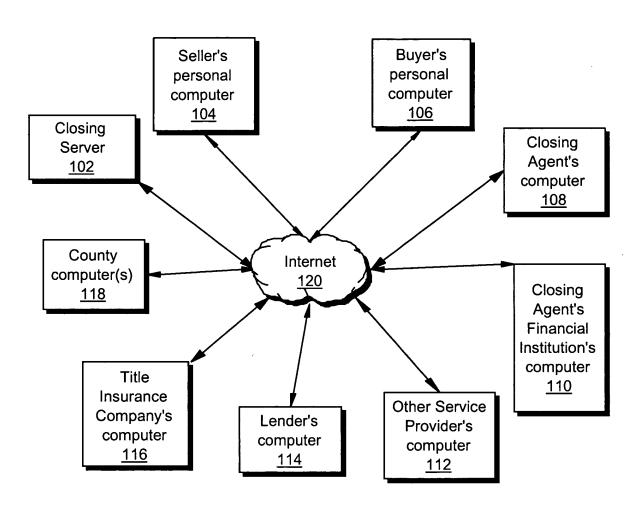
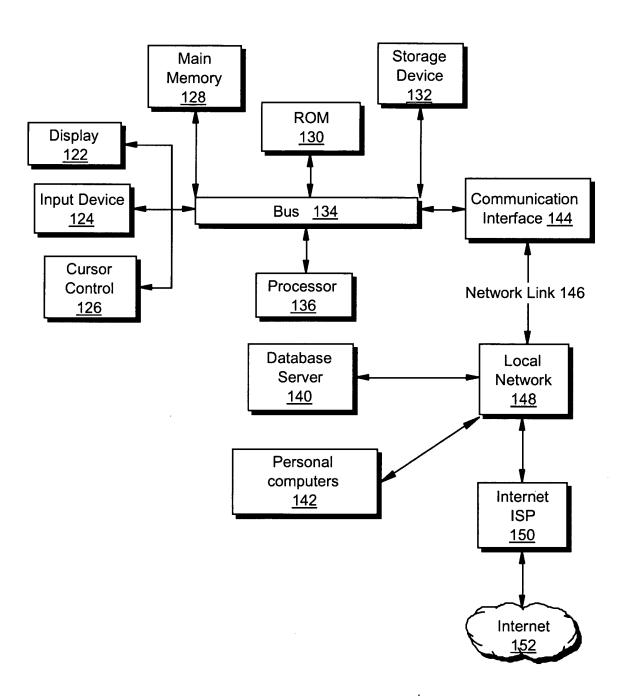


Figure 1B Closing Server



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Figure 1C **Transaction Database** Scheme Seller's table Closing Agent's Bank many to one Closing Transaction Agent Table /Seller's Table many to one one to many many to one Transaction/ Buyer's table ·many to one 🛏 Buyer's Table one to many Transaction Table **Deeds** many to one. (Form of deed many to one available for each county) Lenders Table many to on many to one many to one many to one Title Title Insurance Counties Insurance Policy Type Table Companies Table (pricing, (contains filing Table endorsements, requirements (identification one to many many to one ► coverage and information available from information for for all title each company each county in insurance for each County) the system) companies) one to one Seller's **Affidavit**

Application No. 10/696,274 Response Dated 23 April 2004 Reply to Notice to File Corrected Appln Papers Replacement Sheet 4 / 24 Figure 2A Main **Routine** Go to step 1110 in User accesses Figure 11 and run system. Is user Registering Registration and registering or "logging Association Module. in"? 200 202 Logging in User enters transaction ID number. Is user Does user wish to work on Existing already associated with new or existing transaction. such transaction? 204 206 New No 1 Go to step User enters basic Yes 1140 in transaction information Figure 11. 212 208 Present user with schedule (if available) Create new transaction record, and open items assign transaction ID number and applicable to user. set trust account <u>210</u> balance to zero 214 Run Closing Instructions Module End. Figure 3 216 <u>211</u>

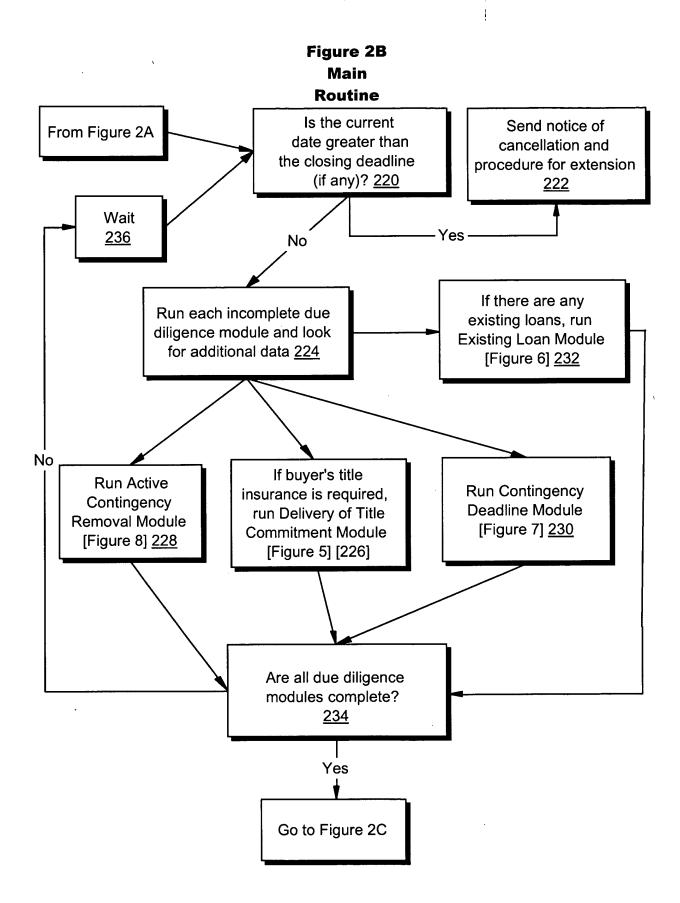
Go to Figure

2B

Create

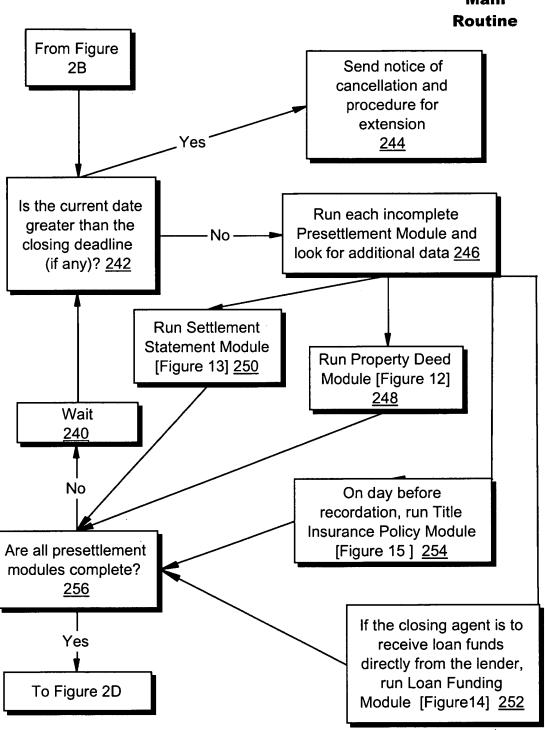
Schedule

<u>218</u>



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Figure 2C Main Routine



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Figure 2D Main Routine

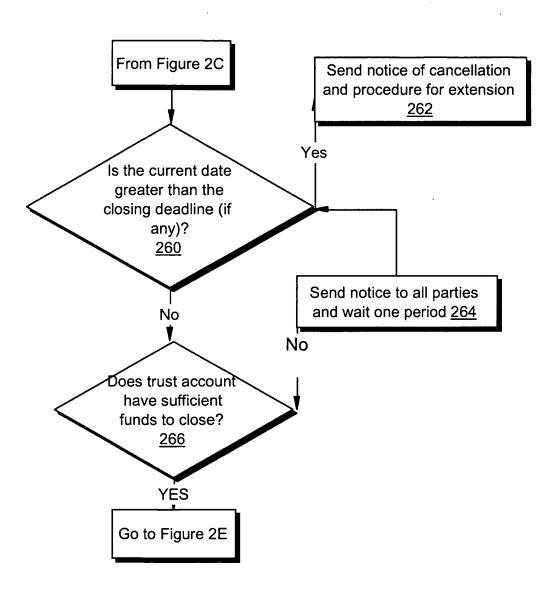
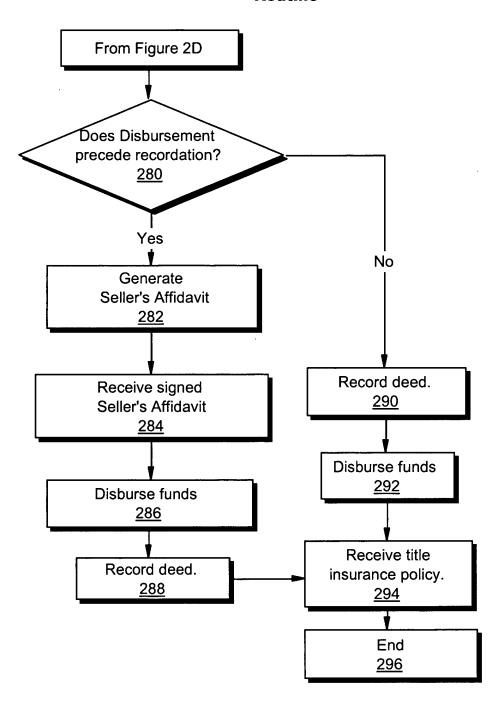


Figure 2E Main Routine



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Figure 3 **Closing Instructions** Module Does other party wish to Present approve, modify, or Closing Modify**►** cancel? 330 Questionnaire 300 Cancel Notify parties of cancellation 350 Party completes, digitally signs and Enter data from Closing **Approve** submits Closing Questionnaire into Questionnaire transaction database and <u>310</u> notify other party. 320 Lock down closing instructions, set up Buyer/Seller and 3rd party accesses, and notify all parties of agreement 340 End Module. _

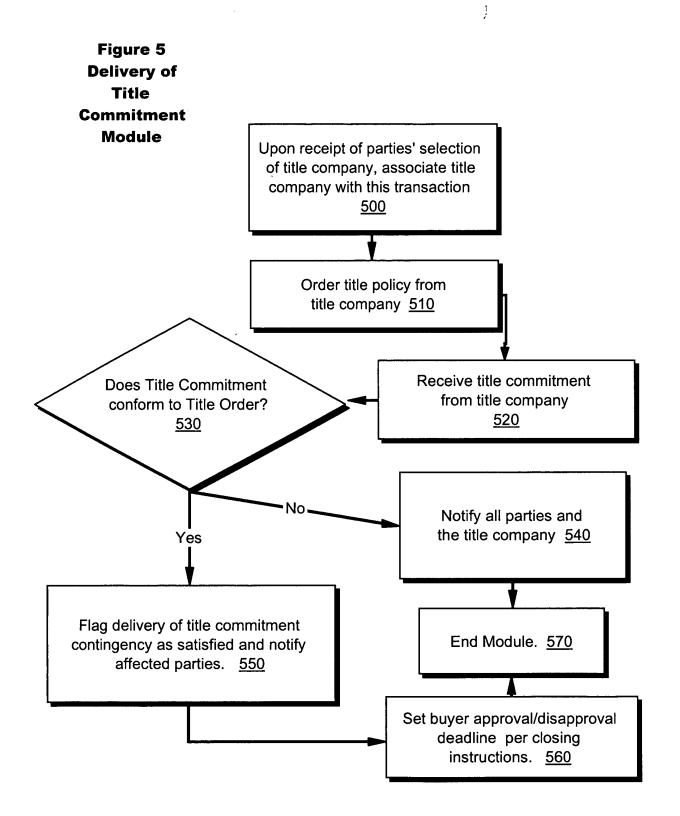
<u>360</u>

FIGURE 4 TRUST ACCOUNTING MODULE

Upon receipt of deposit confirmation from closing agent's bank or disbursement confirmation from closing agent, determine applicable transaction. <u>410</u> Access transaction database and enter the deposit or disbursement into record for applicable transaction. 420 Add funds received to, subtract funds disbursed from, trust account balance. 430 End Module.

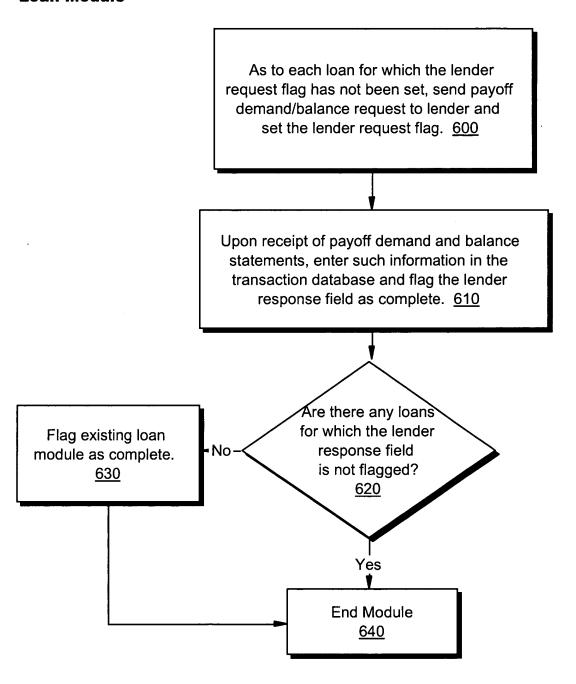
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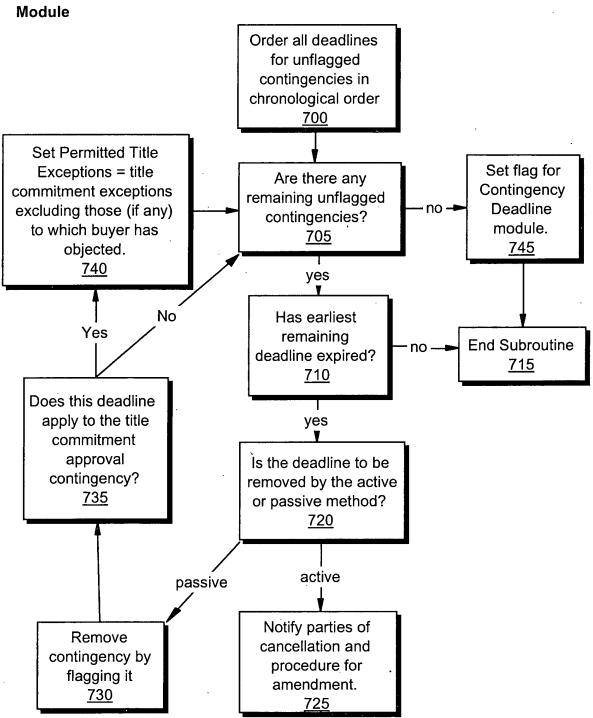
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Figure 6 Existing Loan Module



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Figure 7
Contingency
Deadline
Module



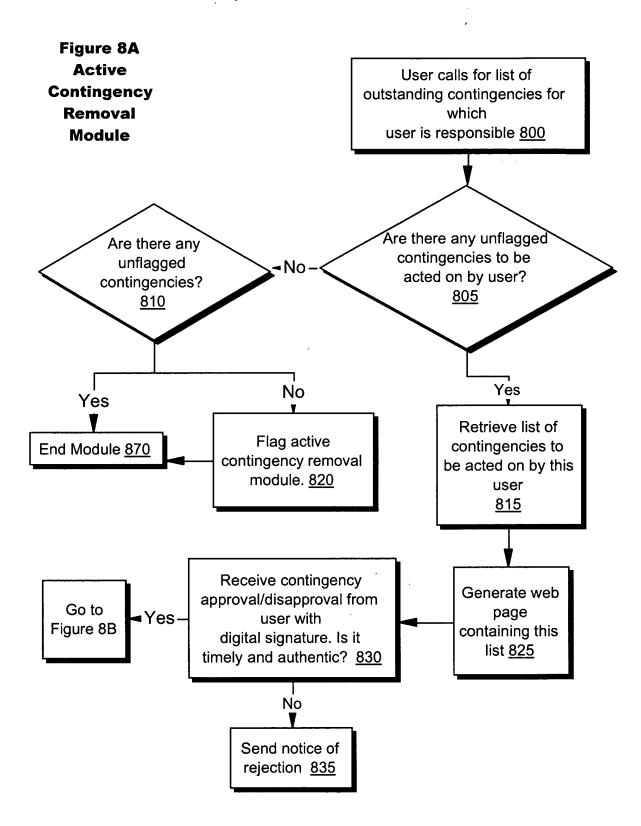
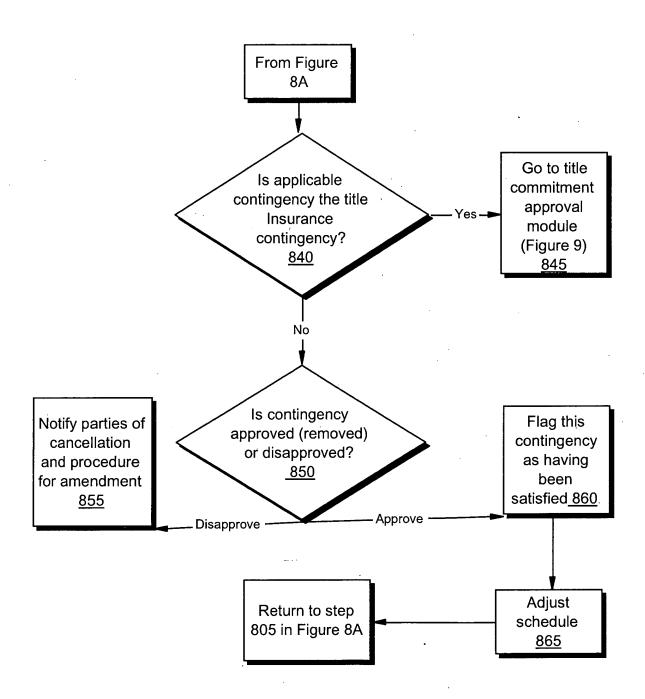


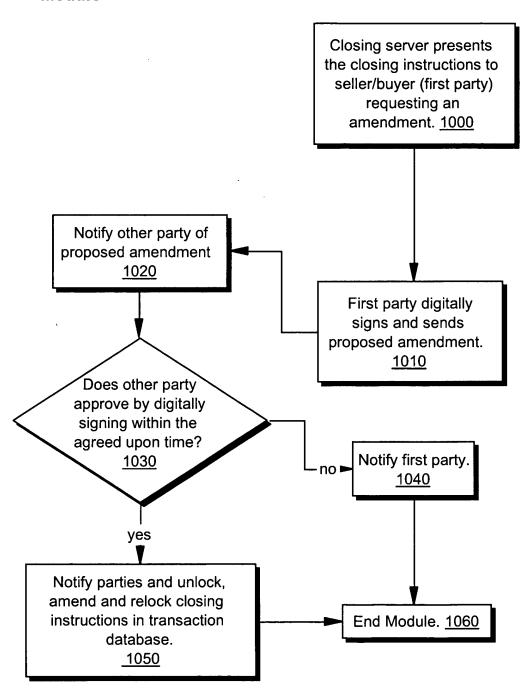
Figure 8B



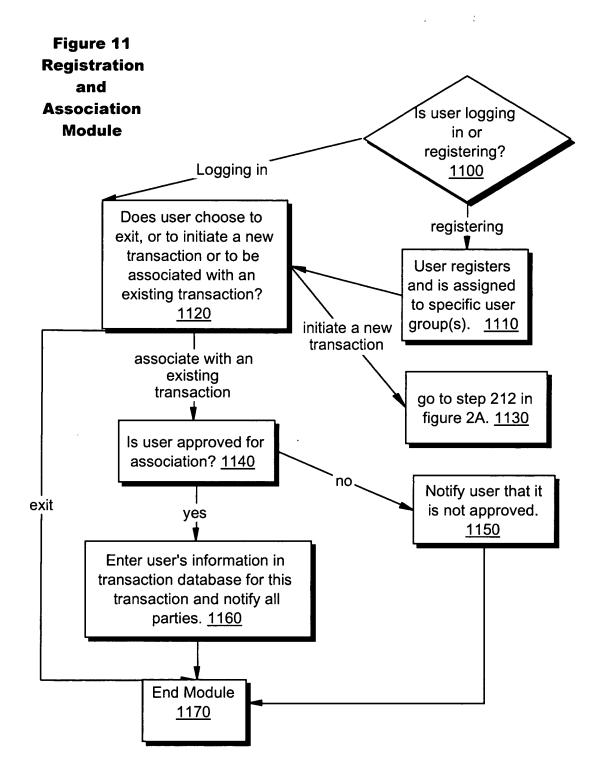
Reply to Notice to File Corrected Appln Papers Replacement Sheet 16 / 24 Figure 9 Has the party **Title** approved or **Commitment** disapproved of the **Approval** title commitment? Module 900 **Approved** Disapproved Is the party sending Flag the applicable contingency its disapproval the as complete and set permitted buyer or the seller? exceptions = title commitment 920 exceptions excluding any that seller has agreed to correct. 910 Buyer Does Seller have the right (or obligation) to correct? 930 Seller Return to Step 865. 960 Yes Set seller's deadline for correction Notify parties of according to the contracted number of cancellation and procedure days after buyer's disapproval, for amendment 950 940

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Figure 10
Amendment
Module

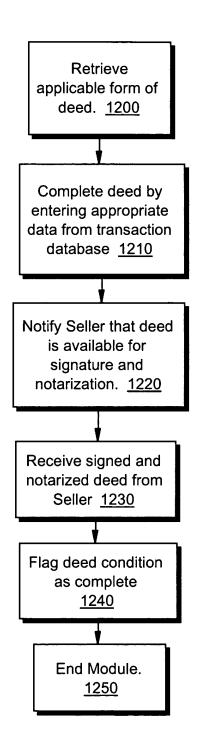


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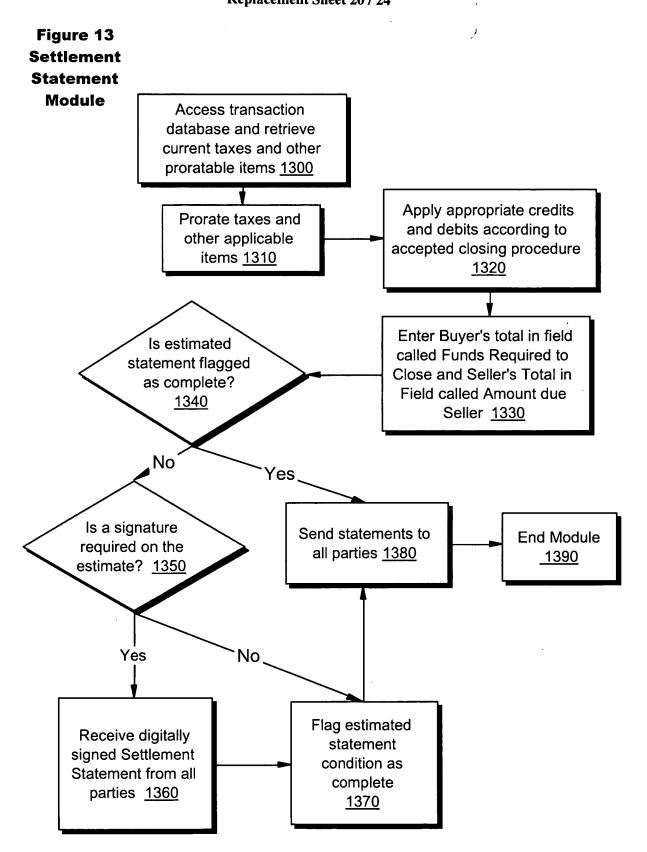


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Figure 12 Property Deed Module

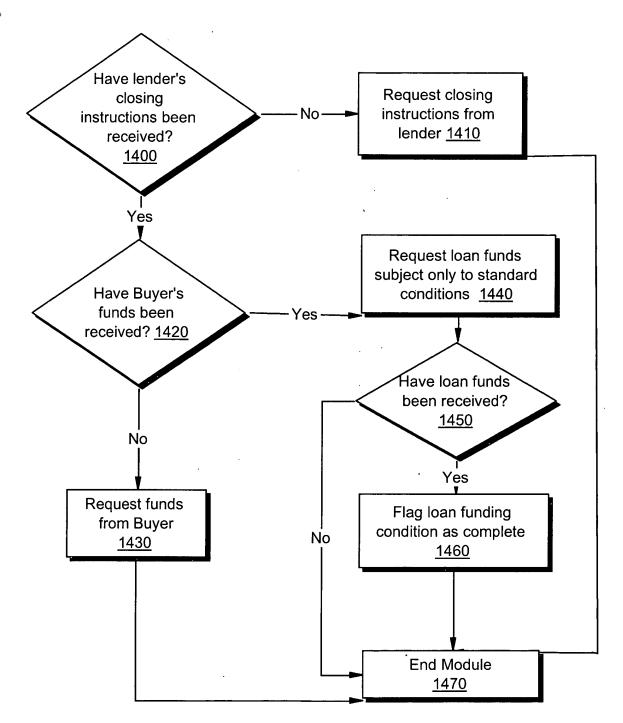


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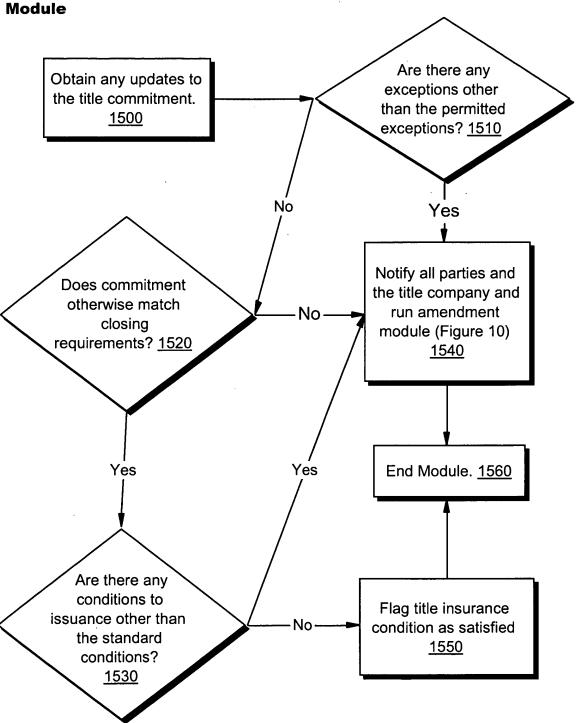
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Figure 14 Loan Funding Module



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Figure 15
Title
Insurance
Policy
Module





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| 1. | (Buyer) agrees to buy from (Seller) and Seller agrees to sell to Buyer the property described as follows: [Enter legal description of the property] | | | |
|----|---|--|--|--|
| 2. | On (the Settlement Date) the Seller will convey fee simple title to Buyer. [Specify form of deed by clicking on the deed button and selecting a form from the list.] | | | |
| 3. | Buyer shall pay Seller the sum of \$ (Purchase Price) on or before the Settlement Date. The Purchase Price will be paid in the form of: [check all that are applicable] | | | |
| | assumption of existing loan # from (name of Lender) (Lender's User ID number) new loan in the following amount: balance in cash from Buyer | | | |
| 4. | From sale proceeds, pay off loan # from(name of lender) (Lender's User ID number). | | | |
| 5. | 5. Buyer's obligation to purchase the Property is subject to the following contingencies: | | | |
| | a. Buyer to receive satisfactory financing of a portion of the Purchase Price. This contingency is to be removed by the active method or the passive method. Approval and disapproval must be made by notice from buyer seller on or before (enter date): | | | |
| | b. i. Title Insurance will be issued by: [select title insurance company by clicking on button for registered title insurance companies and selecting from the list.] or to be selected by (choose one): buyer seller or both buyer and seller. The title insurance premium is to be paid: (enter number between 0 and 100) % by Seller, the balance (if any) by Buyer. | | | |
| | ii. Buyer's Title Insurance shall be of the following type with the following endorsements, if any: [select title insurance policy type by clicking on the title policy button and selecting from the following list; then select any desired endorsement from the list of endorsements available with such policy.] | | | |
| | iii. Buyer shall be provided with a Title Commitment covering the Property within the following number of days after this Agreement is made: [enter number of days] This contingency may be removed only by the active method. | | | |



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| | iv | After receiving the Title Commitment, the buyer will be given an opportunity to approve or disapprove of the condition of title. Buyer's deadline for responding will occur how many days after Buyer's receipt of the Title Commitment: [enter number here] This contingency is to be removed by the (choose one): active method passive method. (Note that if title objections are correctible, removal must be by the passive method.) | |
|--|---|---|--|
| | v | If Buyer disapproves of an exception to title, then: Choose one: Seller has [enter number here] days to agree to correct the objected to exception(s). This contingency is to be | |
| | | removed by the active method. | |
| | (I re (c | Enter exact text of miscellaneous contingency #1:] Example, "no hazardous waste on the Property"). This contingency is to be emoved by: notice from buyer notice from Seller by choose one): passive method active method. On or before enter date): | |
| | (I re (c | Enter exact text of miscellaneous contingency #2:] Example, "no hazardous waste on the Property"). This contingency is to be emoved by: notice from buyer notice from Seller by choose one): passive method active method. On or before enter date): | |
| 6. | Click | on closing agent button and select a closing agent from the list. | |
| 7. | 7. Closing costs are to be allocated as follows: | | |
| | Closing agent's fee shall be split equally between buyer and seller unless otherwise specified here. (Allocate closing agent's fee % to Buyer and the balance to Seller.) | | |
| | | ransfer tax shall be paid (enter number between 0 and 100) % by Seller, alance (if any) by Buyer. | |
| | Reco | rding fees shall be paid by (choose one): Buyer Seller. | |
| 8. | | any additional terms which do not affect the closing instructions and about the closing agent need not be concerned: (Enter such terms here.) | |
| After completion, click on the submit button and follow instruction for affixing your digital signature. | | | |